

FOR IMMEDIATE RELEASE
18 April, 2003
PUBLIC NOTICE #2003-16

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed.

Request must be in writing and addressed to: RATE

ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
18-Apr-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-2489	0008	ALLSTATE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	M&C, OL&T	1.30%
03-2485	0361	AMERICAN ALTERNATIVE INS. CORP	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	35.70%
03-2423	0553	AMERICAN & FOREIGN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR HOME	12.00%
03-2460		AMERICAN ASSOCIATION OF INS. SVCS	COMM	BURGLARY & THEFT	MANUAL	HR3210-NON-CERTIFIED	
03-2462		AMERICAN ASSOCIATION OF INS. SVCS	COMM	BURGLARY & THEFT	MANUAL	HR3210-CERTIFIED	
03-2428		AMERICAN ASSOCIATION OF INS. SVCS	COMM	FIRE	MANUAL	HR3210-NON-CERTIFIED	
03-2464		AMERICAN ASSOCIATION OF INS. SVCS	COMM	FIRE	MANUAL	HR3210-CERTIFIED	
03-2458		AMERICAN ASSOCIATION OF INS. SVCS	COMM	GLASS	MANUAL	HR3210-CERTIFIED	
03-2459		AMERICAN ASSOCIATION OF INS. SVCS	COMM	GLASS	MANUAL	HR3210-NON-CERTIFIED	
03-2432		AMERICAN ASSOCIATION OF INS. SVCS	COMM	INLAND MARINE	MANUAL	HR3210-CERTIFIED	
03-2433		AMERICAN ASSOCIATION OF INS. SVCS	COMM	INLAND MARINE	MANUAL	HR3210-NON-CERTIFIED	
03-2434		AMERICAN ASSOCIATION OF INS. SVCS	COMM	MULTI-PERIL	MANUAL	HR3210-CERTIFIED	
03-2435		AMERICAN ASSOCIATION OF INS. SVCS	COMM	MULTI-PERIL	MANUAL	HR3210 NON-CERTIFIED	
03-2429		AMERICAN ASSOCIATION OF INS. SVCS	COMM	OTHER LIABILITY	MANUAL	HR3210-NON-CERTIFIED	
03-2431		AMERICAN ASSOCIATION OF INS. SVCS	COMM	OTHER LIABILITY	MANUAL	HR3210-CERTIFIED	
03-2461	0163	AMERICAN ECONOMY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT PAYMENT PLAN	
03-2438	0127	AMERICAN MODERN HOME INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ELITE COLLECTOR AUTOMOBILE PROGRAM	
03-2475	0127	AMERICAN MODERN HOME INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	EZCHOICE H3	
03-2465	0163	AMERICAN STATES INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT PAYMENT PLAN	
03-2379	0004	AMEX ASSURANCE CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNERS	
03-2345	0004	AMEX ASSURANCE CO.	PERS	INLAND MARINE	RATE	GLOBAL TRAVEL SHIELD	-7.80%
03-2362	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	TMC SPECIALIZED DINING	
03-2368	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	FORMS	TMC MOVING & STORAGE PROGRAM	
03-2360	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	FORMS	TMC SPECIALIZED DINING	
03-2370	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	FORMS	TMC MOVING & STORAGE PROGRAM	
03-2361	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	TMC SPECIALIZED DINING	
03-2371	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	TMC MOVING & STORAGE PROGRAM	
03-2427	0000	BANCINSURE, INC.	COMM	MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	1.00%
03-2409	0000	BANCINSURE, INC.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	0.82%
03-2486	0000	CHURCH MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	HR3210 - CERTIFIED	0.00%
03-2369	0517	CLARENDON NATIONAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RULE CHANGE	NON-STANDARD PHYSICAL DAMAGE ONLY - GRANITE	
03-2395	0517	CLARENDON NATIONAL INS. CO.	PERS	FIRE	RATE & FORM	DWELLING FIRE	24.50%
03-2443	0517	CLARENDON NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	BLUE RIBBON HOMEOWNERS	11.80%
03-2400	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2403	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	FIDELITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2440	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	RATE	PREMISES & OPERATIONS	1.20%
03-2470	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	FORMS	NONE	
03-2444	0038	FEDERAL INS. CO.	COMM	BOILER & MACHINERY	RATE & FORM	HR3210 - CERTIFIED	1.00%
03-2420	0038	FEDERAL INS. CO.	COMM	SURETY	RATE	SURETY BOND	1.30%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-2393	0007	FEDERATED MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	BUSINESS E & O	
03-2394	0007	FEDERATED SVC INS. CO.	COMM	OTHER LIABILITY	FORMS	BUSINESS E & O	
03-2359	0553	FIRE & CASUALTY INS. CO. OF CONNECTICUT (THE)	COMM	INLAND MARINE	NEW PROGRAM	ARTIS - GOOD WEATHER	0.00%
03-2466	0163	FIRST NATIONAL INS. CO. OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT PAYMENT PLAN	
03-2381	0350	GE PROPERTY & CASUALTY INS. CO.	PERS	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
03-2445	0031	GEICO CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD	0.00%
03-2354	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING	0.00%
03-2388	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY	0.00%
03-2396	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SKILLED ARTISANS & TECHNICIANS	0.00%
03-2417	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD	0.00%
03-2446	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING	0.00%
03-2454	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY GROUP	0.00%
03-2476	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SKILLED ARTISANS & TECHNICIANS	0.00%
03-2497	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD MARKETING	0.00%
03-2358	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING	0.00%
03-2391	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY	0.00%
03-2397	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SKILLED ARTISANS & TECHNICIANS	0.00%
03-2418	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD	0.00%
03-2451	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING	0.00%
03-2455	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY GROUP	0.00%
03-2477	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SKILLED ARTISANS & TECHNICIANS	0.00%
03-2498	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD MARKETING	0.00%
03-2467	0163	GENERAL INS. CO. OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT PAYMENT PLAN	
03-2424	0553	GLOBE INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR HOME	12.00%
03-2375	0111	GOLDEN EAGLE INS. CORP	COMM	MULTI-PERIL	RATE	NONE	15.00%
03-2355	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING	0.00%
03-2392	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY	0.00%
03-2398	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SKILLED ARTISANS & TECHNICIANS	0.00%
03-2419	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD	0.00%
03-2452	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING	0.00%
03-2457	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY GROUP	0.00%
03-2479	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SKILLED ARTISANS & TECHNICIANS	0.00%
03-2499	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD MARKETING	0.00%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-2357	0084	GREAT AMERICAN ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS		
03-2447	0038	GREAT NORTHERN INS. CO.	COMM	BOILER & MACHINERY	RATE & FORM	HR3210 - CERTIFIED	1.00%
03-2439	1285	GREENWICH INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
03-2478	0303	GUIDEONE MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS	
03-2481	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS	
03-2482	0000	HARCO NATIONAL INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210 - CERTIFIED	1.00%
03-2437	0000	HARCO NATIONAL INS. CO.	COMM	EARTHQUAKE	RATE & FORM	HR3210-CERTIFIED	5.00%
03-2480	0091	HARTFORD CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AGENCY	
03-2501	0091	HARTFORD CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE.	5.00%
03-2372	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROFESSIONAL LIABILITY	
03-2436	0626	INDEMNITY INS. CO. OF NORTH AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONSTANDARD	
03-2356	0079	INTEGON PREFERRED INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	CORNERSTONE	
03-2382	0111	LIBERTY INS. UNDERWRITERS INC.	COMM	OTHER LIABILITY	RULE CHANGE	GENERAL LIABILITY	1.20%
03-2384	0111	LIBERTY MUTUAL FIRE INS. CO.	COMM	MULTI-PERIL	FORMS	BUSINESSOWNERS	
03-2380	2638	NCMIC INS. CO.	COMM	MEDICAL MALPRACTICE	FORMS	PROFESSIONAL LIABILITY	
03-2353	0181	NORTH AMERICAN SPECIALTY INS. CO.	COMM	AIRCRAFT	RATE & FORM	GENERAL AVIATION	2.00%
03-2463	0181	NORTH AMERICAN SPECIALTY INS. CO.	COMM	AIRCRAFT	RATE & FORM	HR3210 - CERTIFIED	0.05%
03-2383	3321	NORTHLAND CASUALTY CO.	COMM	FIRE	RATE & FORM	NONE	0.00%
03-2377	3321	NORTHLAND CASUALTY CO.	COMM	OTHER LIABILITY	RATE & FORM	NONE	0.00%
03-2385	3321	NORTHLAND INS. CO.	COMM	FIRE	RATE & FORM	NONE	0.00%
03-2376	3321	NORTHLAND INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	NONE	0.00%
03-2453	0038	NORTHWESTERN PACIFIC INDEMNITY CO.	COMM	BOILER & MACHINERY	RATE & FORM	HR3210 - CERTIFIED	1.00%
03-2407	0150	OLD REPUBLIC INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	VEHICLE SVC CONTRACT REINBURSEMENT	0.00%
03-2449	0038	PACIFIC INDEMNITY CO.	COMM	BOILER & MACHINERY	RATE & FORM	HR3210 - CERTIFIED	1.00%
03-2421	0038	PACIFIC INDEMNITY CO.	COMM	SURETY	RATE	SURETY BOND	1.30%
03-2373	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	FORMS	PROFESSIONAL LIABILITY	
03-2378	0783	RLI INS. CO.	COMM	OTHER LIABILITY	RATE	ARTISAN CONTRACTORS	6.94%
03-2425	0553	ROYAL INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR HOME	12.00%
03-2426	0553	ROYAL INS. CO. OF AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR HOME	12.00%
03-2468	0163	SAFECO INS. CO. OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT PAYMENT PLAN	
03-2471	0163	SAFECO INS. CO. OF ILLINOIS	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT PAYMENT PLAN	
03-2430	0553	SAFEGUARD INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR HOME	12.00%
03-2413	0257	SAFEWAY INS. CO. OF GEORGIA	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
03-2416	0257	SAFEWAY INS. CO. OF GEORGIA	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-2406	0176	STATE FARM GENERAL INS. CO.	COMM	MULTI-PERIL	FORMS	HR3210-NON-CERTIFIED	
03-2483	0176	STATE FARM GENERAL INS. CO.	PERS	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-2399	0161	TOPA INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	25.00%

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18-Apr-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-2408	0161	TOPA INS. CO.	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	25.00%
03-2410	0161	TOPA INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	25.00%
03-2367	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	25.00%
03-2484	0091	TWIN CITY FIRE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AFFINITY	
03-2503	0091	TWIN CITY FIRE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.00%
03-2374	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROFESSIONAL LIABILITY	
03-2364	0400	UNIGARD INDEMNITY CO.	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	0.00%
03-2469	0400	UNIGARD INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	0.00%
03-2365	0400	UNIGARD INS. CO.	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	0.00%
03-2474	0400	UNIGARD INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	0.00%
03-2456	0038	VIGILANT INS. CO.	COMM	BOILER & MACHINERY	RATE & FORM	HR3210 - CERTIFIED	1.00%
03-2366	0038	VIGILANT INS. CO.	COMM	SURETY	RATE	NONE	1.10%
03-2401	0111	WAUSAU BUSINESS INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2405	0111	WAUSAU BUSINESS INS. CO.	COMM	FIDELITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2441	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	RATE	PREMISES & OPERATIONS	1.20%
03-2472	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-2402	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2404	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	FIDELITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-2442	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RATE	PREMISES & OPERATIONS	1.20%
03-2473	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	

129 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	03-896	02/14/03	Western Surety Company	Commercial Surety	Rate	Contract Surety	-10.75%
Correct	03-896	02/14/03	Western Surety Company	Commercial Surety	Rate	Contract Surety	-8.74%